



To: Honorable Robert D. Drain  
United Bankruptcy Court  
Southern District of New York  
One Bowling Green, Rm 610  
New York, N.Y. 10004

Ref: Delphi Corporation Bankruptcy

Sir:

As a current retiree of the Delphi Corporation I would like to comment upon their recent decision to eliminate our health care and life insurance. The legality of this decision, notwithstanding, is how Delphi has "changed their position" with regards to assurances made to retiring employees concerning future health care coverage. It is unconscionable to remove this coverage when at retirement one of the enticements to leave early was the perpetuation of this coverage in the future. In fact, many of us early retirees left for the very reason we are now being singled out for, that is, to give the corporation more flexibility and cash flow to ensure profitability going forward. In addition, this is after Delphi has already reduced the benefits we were promised at retirement.

I understand the corporation's position and need to emerge from bankruptcy in a solid financial position. I would submit to the court that this position and action is NOT the game breaker that Delphi proposes would aid it in this regard. I would hope that the court would seriously look at the numbers presented and realize that the 90 to 200 million dollars saved between now and 2011 WILL NOT save this company. Unless our economy does a total 180 degree reversal in the next coming months Delphi will not emerge from bankruptcy but will only be joined by a multitude of other manufacturing firms related to the auto industry.

It is a bad faith judgment on Delphi's part to unilaterally cease health care coverage for retirees at this point in time. Delphi is only picking the "low hanging fruit", because they can, and will use this opportunity, at this time, to do exactly that. We are a defenseless group and have only the courts wise judgment and thoroughness to protect what we worked so hard for, for 30 to 40 years of the best parts of our lives. Many retirees depend solely upon the promises made to them at retirement and live on their pensions only. We have no resources or the youth to pursue other sources of income. If Delphi truly recognized the "real hardship" this action will cause they would not even entertain the idea of cutting off this coverage.

I would request that the court lay aside this decision based upon the fact it is indeed based upon bad faith and whim. It is a small gesture that will not save the corporation from the inevitable should the economy not turn around. At the very least we should have a much longer time span than one and half months to organize our lives and try to procure the much needed health care that is so valuable to have in our society.

Sincerely

A handwritten signature in black ink, appearing to read "Michael E. Marr".

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